

WHAT IS CLAIMED IS:

1 1. A method for authorizing an online purchase between a customer and a
2 vendor site, the method comprising steps of:

3 receiving transaction information from the vendor site;

4 automatically opening a new web browser window for the customer;

5 presenting a transaction amount in the new web browser window, whereby the
6 customer can assent to the transaction amount through interaction with the new web browser
7 window;

8 receiving authorization from the customer of a debit for the transaction
9 amount, wherein the debit corresponds to the online purchase; and

10 notifying the vendor site of authorization.

1 2. The method for authorizing the online purchase between the customer
2 and the vendor site as recited in claim 1, wherein the new web browser window points away
3 from the vendor site.

1 3. The method for authorizing the online purchase between the customer
2 and the vendor site as recited in claim 1, further comprising a step of receiving account
3 information from the customer corresponding to an account authorized for the debit.

1 4. The method for authorizing the online purchase between the customer
2 and the vendor site as recited in claim 1, wherein the new web browser window overlays an
3 existing web browser window of the vendor site.

1 5. The method for authorizing the online purchase between the customer
2 and the vendor site as recited in claim 1, wherein the receiving transaction information step
3 triggers the automatically opening step.

1 6. The method for authorizing the online purchase between the customer
2 and the vendor site as recited in claim 1, further comprising a step of transferring payment to
3 an account associated with the vendor site after authorization is received.

1 7. The method for authorizing the online purchase between the customer
2 and the vendor site as recited in claim 1, further comprising a step of presenting a message to
3 the customer in the new web browser window indicating at least one of the following:

4 that authorization was canceled by the customer;

5 that authorization was rejected by a funds transfer system; and
6 that authorization completed normally.

1 8. The method for authorizing the online purchase between the customer
2 and the vendor site as recited in claim 1, wherein the notifying step comprises a step of
3 determining that a notification message was not received by the vendor site within a
4 predetermined time period.

1 9. A computer-readable medium having computer-executable instructions
2 for performing the computer-implementable method for authorizing the online purchase
3 between the customer and the vendor site of claim 1.

1 10. A method for checking-out from an online purchase by a customer
2 from a merchant system, the method comprising steps of:

3 receiving transaction information from the merchant system;
4 automatically opening a window that is viewable by the customer, wherein the
5 window is formulated by a funds transfer system at a network location away from the
6 merchant system;

7 presenting a transaction amount in the window, whereby the customer can
8 assent to the transaction amount by interacting with the window;

9 receiving authorization from the customer of a debit for the transaction
10 amount, wherein the debit corresponds to the online purchase; and

11 notifying the merchant system of authorization.

1 11. The method for checking-out from the online purchase by the customer
2 from the merchant as recited in claim 10, further comprising a step of receiving account
3 information from the customer corresponding to an account available for debits by the funds
4 transfer system.

1 12. The method for checking-out from the online purchase by the customer
2 from the merchant system as recited in claim 10, wherein the window overlays an existing
3 web browser window of a web site associated with the merchant system.

1 13. The method for checking-out from the online purchase by the customer
2 from the merchant system as recited in claim 10, wherein the receiving transaction
3 information step triggers the automatically opening step.

1 14. The method for checking-out from the online purchase by the customer
2 from the merchant system as recited in claim 10, further comprising a step of transferring
3 payment to an account associated with the merchant system after authorization is received.

1 15. The method for checking-out from the online purchase by the customer
2 from the merchant system as recited in claim 10, further comprising a step of presenting a
3 message to the customer in another window indicating at least one of the following:
4 that authorization was canceled by the customer;
5 that authorization was rejected by the funds transfer system; and
6 that authorization completed normally.

1 16. The method for checking-out from the online purchase by the customer
2 from the merchant system as recited in claim 10, wherein the notifying step comprises a step
3 of determining that a notification message was not received by the merchant system within a
4 predetermined time period.

1 17. A method for checking-out from an online purchase by a customer
2 from a merchant system, the method comprising steps of:
3 receiving account information from the customer corresponding to an account
4 available for debits by the funds transfer system;
5 automatically opening a window that is viewable by the customer, wherein the
6 window is formulated by the funds transfer system at a site away from the merchant system;
7 presenting a transaction amount in the window, whereby the customer can
8 assent to the transaction amount by interacting with the window;
9 receiving authorization from the customer of a debit for the transaction
10 amount, wherein the debit corresponds to the online purchase; and
11 notifying the merchant system of authorization.

1 18. The method for checking-out from the online purchase by the customer
2 from the merchant system as recited in claim 17, wherein the account information is received
3 through the window.

1 19. The method for checking-out from the online purchase by the customer
2 from the merchant system as recited in claim 17, further comprising a step of receiving
3 transaction information from the merchant system.

1 20. The method for checking-out from the online purchase by the customer
2 from the merchant system as recited in claim 17, further comprising a step of transferring
3 payment to an account associated with the merchant system after authorization is received.

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